

Information to identify the case:

Debtor 1	<u>Casey G. Claassen</u>	Social Security number or ITIN	xxx-xx-5115
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michele L. Claassen</u>	Social Security number or ITIN	xxx-xx-4090
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23117-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Casey G. Claassen

Michele L. Claassen
aka Michele L. Bonazza

10/11/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Casey G. Claassen
Michele L. Claassen
Debtors

Case No. 18-23117-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 11, 2024

User: auto
Form ID: 3180W

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Casey G. Claassen, Michele L. Claassen, 116 Conneaut Drive, Pittsburgh, PA 15239-2631
cr	+ NewRez LLC dba Shellpoint Mortgage Servicing c/o H, Hill Wallack LLP, 1000 Floral Vale Blvd., Suite 300, Yardley, PA 19067-5569
14892730	Children's Express Care, PO Box 360371, Pittsburgh, PA 15251-6371
14892672	Freedom Mortgage, PO Box 89486, Cleveland, IN 46520-9486
14892674	+ Medexpress Billing, PO Box 719, Dellslow, WV 26531-0719
14892680	+ West Penn Allegheny Health System, PO Box 6770, Pittsburgh, PA 15212-0770

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 12 2024 03:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2024 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 12 2024 03:20:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2024 23:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 12 2024 03:20:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Oct 12 2024 03:20:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 11 2024 23:36:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
cr	Email/Text: ECMCBKNotices@ecmc.org	Oct 11 2024 23:37:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14892659	+ Email/Text: bncnotifications@pheaa.org	Oct 11 2024 23:37:00	Aes/keystone Stafford, Pob 61047, Harrisburg, PA 17106-1047
14892660	^ MEBN	Oct 11 2024 23:28:12	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14895982	EDI: GMACFS.COM	Oct 12 2024 03:20:00	Ally Bank, PO Box 130424, Roseville MN

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			55113-0004
14892661	+ EDI: GMACFS.COM	Oct 12 2024 03:20:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
14911096	Email/PDF: bncnotices@becket-lee.com	Oct 11 2024 23:46:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14892662	+ Email/PDF: bncnotices@becket-lee.com	Oct 11 2024 23:45:31	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14892663	+ EDI: TSYS2	Oct 12 2024 03:20:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14892669	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 11 2024 23:36:00	Citizens Bank, 525 William Penn Place, Pittsburgh, PA 15219
14933564	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 11 2024 23:36:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14892664	+ EDI: CAPITALONE.COM	Oct 12 2024 03:20:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14911631	EDI: CAPITALONE.COM	Oct 12 2024 03:20:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14920390	Email/PDF: bncnotices@becket-lee.com	Oct 11 2024 23:46:24	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14892667	+ EDI: CITICORP	Oct 12 2024 03:20:00	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14930605	+ EDI: CITICORP	Oct 12 2024 03:20:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14892668	+ EDI: CITICORP	Oct 12 2024 03:20:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14892670	^ MEBN	Oct 11 2024 23:27:57	Collection Service Center, RE: New Ken Firemens Ambulance, 839 5th Avenue, PO Box 560, New Kensington, PA 15068-0560
14895051	EDI: DISCOVER	Oct 12 2024 03:20:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14892671	+ EDI: DISCOVER	Oct 12 2024 03:20:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14927696	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 11 2024 23:37:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15082363	Email/Text: ECMCBKNotices@ecmc.org	Oct 11 2024 23:37:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14925468	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 11 2024 23:37:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14892666	EDI: JPMORGANCHASE	Oct 12 2024 03:20:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14892673	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 11 2024 23:36:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14921294	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2024 23:45:08	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15127302	+ EDI: AISMIDFIRST	Oct 12 2024 03:20:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14892675	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 11 2024 23:36:00	Mr. Cooper, Attn: Customer Relations, PO Box 619098, Dallas, TX 75261-9098

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14916551	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 11 2024 23:36:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15432709	Email/Text: mtgbk@shellpointmtg.com	Oct 11 2024 23:36:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14912703	+ Email/Text: bncnotifications@pheaa.org	Oct 11 2024 23:37:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14928674	EDI: PRA.COM	Oct 12 2024 03:20:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14893441	+ EDI: PRA.COM	Oct 12 2024 03:20:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14921562	+ Email/Text: ebnpeoples@grblaw.com	Oct 11 2024 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14917447	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 11 2024 23:46:06	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14892676	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 11 2024 23:46:06	Regional Acceptance Corporation, P.O. Box 277760, Sacramento, CA 95827-7760
14892677	Email/Text: amieg@stcol.com	Oct 11 2024 23:36:00	State Collection Service Inc, Re: Allegheny Health Network, 2509 S. Stoughton Rd, Madison, WI 53716
14928983	+ EDI: AIS.COM	Oct 12 2024 03:20:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
14892678	+ Email/Text: BankruptcyNotice@upmc.edu	Oct 11 2024 23:37:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14924357	Email/Text: BNCnotices@dcmservices.com	Oct 11 2024 23:37:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14892679	^ MEBN	Oct 11 2024 23:26:44	Waypoint Resource Group, Re: Comcast Communications Llc, 301 Sundance Pkwy, Round Rock, TX 78681-8004

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Bank
cr		Citizens Bank N.A. f/k/a RBS Citizens N.A., Citizens Bank NA
cr		FREEDOM MORTGAGE CORPORATION
cr		MidFirst Bank
cr		Nationstar Mortgage LLC dba Mr. Cooper
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14892665	*+	Casey G. Claassen, 116 Conneaut Drive, Pittsburgh, PA 15239-2631
15082366	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408

TOTAL: 6 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbcef@brockandscott.com
Bryan P. Keenan	on behalf of Debtor Casey G. Claassen keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Joint Debtor Michele L. Claassen keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper logsecf@logs.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Jillian Nolan Snider	on behalf of Creditor Ally Bank jsnider@fbtlaw.com rmccartney@fbtlaw.com
Kaitlin Shire	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kshire@hillwallack.com lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com
Kaitlin Shire	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing c/o Hill Wallack LLP kshire@hillwallack.com lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper pabk@logs.com logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbcef@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Robert Davidow	on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sherri J. Smith	on behalf of Creditor FREEDOM MORTGAGE CORPORATION ssmith@pincuslaw.com amautz@pincuslaw.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

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